IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

For: CHARGE NUMBER ISSUING § Confirmation No.
AND TRANSACTION SYSTEM AND §
METHOD §

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT

Dear Madam:

In reply to the Office Action mailed December 13, 2007, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the Listing of the Claims which begins on page 2 of this paper, in which deleted matter is shown using strikethrough and added matter is <u>underlined</u>.

Remarks begin on page 11 of this paper.